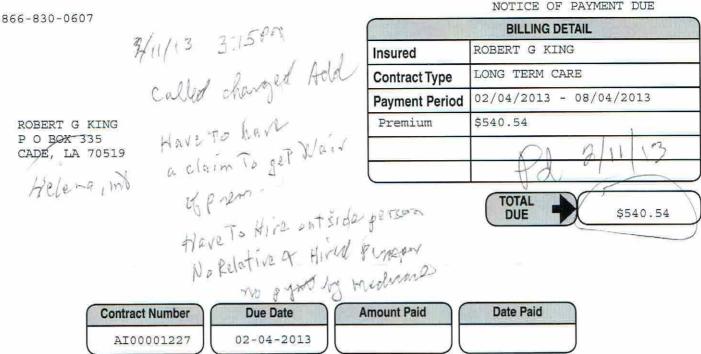
EXHIBIT L

P.O. BOX 203098 AUSTIN, TX 78720-3098

01/15/2013

NOTICE OF PAYMENT DUE



We want to remind you of the importance of remitting your payment promptly. In the event payment is not made by the due date shown above or within the 31-day grace period after the due date, the contract will terminate or lapse, except as to the right to any cash surrender value or non-forfeiture benefit.

Please make check payable to: UNITED TEACHER ASSOCIATES INSURANCE CO KEEP THIS PORTION FOR YOUR RECORDS

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